

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION**

CASE NO.: 1:22-cv-21004-DPG

JESSICA GUASTO,

Plaintiff,

vs.

THE CITY OF MIAMI BEACH, FL,
a Florida municipality, et al.

Defendants.

PLAINTIFF'S AMENDED EXPERT WITNESS DISCLOSURE

Plaintiff, pursuant to Rule 26(a)(2), Federal Rules of Civil Procedure, and the Court's Case Scheduling Order (D.E. 37) discloses the following expert witness to testify at trial:

The following person is furnished in compliance with Fed. R. Civ. P. 26(a)(2)(B):

Dr. Paul M. Mason, Ph.D.
658 County Road 337
Tuscola, TX 79562

1. Dr. Mason is retained for his expertise in economic loss.
2. Dr. Mason's curriculum vitae, publications list and economic loss report are attached hereto.
3. Dr. Mason is compensated for case review and report writing at \$400 per hour. Dr. Mason's fee schedule is attached.

Respectfully submitted,

PAUL DARAGJATI PLC

Paul Daragjati

PAUL A. DARAGJATI, ESQ.

Florida Bar No. 713813

Georgia Bar No. 491830

paul@daragjatilaw.com

ROSE R. DARAGJATI, ESQ.

Florida Bar No. 1025106

rose@daragjatilaw.com

4745 Sutton Park Ct., Ste. 503

Jacksonville, FL 32224

Telephone: (904) 379-4117

Fax: (904) 379-7108

Counsel for Plaintiff

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 2, 2024, I electronically delivered the foregoing to the attorneys of record listed below via electronic mail.

SERVICE LIST

Case No. 22-cv-21004-DPG

Michael L. Elkins, Esq.

melkins@mlelawfirm.com

MLE Law

1212 Northeast 16th Terrace

Fort Lauderdale, FL 33304

Henry J. Hunnefeld, Esq.

henryhunnefeld@miamibeachfl.gov

Benjamin Z. Braun, Esq.

benjaminbraun@miamibeachfl.gov

Office of the City Attorney

City of Miami Beach

1700 Convention Center Dr

Miami Beach, FL 33139-1819

LOSS ESTIMATES FOR JESSICA SALABARRIA calculated on 2/01/24

BASED ON EARNINGS RATE AT TIME OF TERMINATION - NO PROMOTION

(2024.50)

Date of Birth: April 17, 1991 (1991.29) Reference Date for Computations: 7/01/24
Current Age: 33
Life Expectancy: 49.3 years from 7/01/24 (to 2073.80) 2020 Life Tables
Working Life: To Age 48 (2039.33) plus eight more years under DROP - pre-termination; until age 50 post termination
Date of Dismissal: 1/25/21 (2021.07)
Pre-dismissal Earning Capacity: \$121,338 (2021 dollars) to grow at 1.08% above the rate of inflation annually until work life expectancy
Post-dismissal Earning Capacity: as it accrued in the past through November 2023; then to grow at 1.08% above the rate of inflation until work life expectancy thereafter

Fringe Benefit Loss: \$304.39 (2020 dollars) per month, to grow with inflation until life expectancy
Lost Household Services: NA
Assumed Tax Rate: 15.33 pre-termination, and then 1.1% post-dismissal for Federal Income Tax
Discount Rate: 4.82% nominal after-tax discount rate (5.69% nominal rate times 0.8467)

PAST ECONOMIC LOSSES

Year	Age	Pre-termination Potential Salary	After-tax Potential Salary	Actual and Post Earnings	After-tax Post Earnings	Net Lost Earnings	Present Monetary Value	Lost Fringe Benefits	Present Monetary Value	Lost Household Services	Present Monetary Value	Cumulative Present Monetary Value
2020	29	\$109,990.00	\$93,128.53	\$109,990.00	\$93,128.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2021	30	\$116,347.42	\$98,511.36	\$16,787.00	\$16,602.34	\$81,909.02	\$85,650.16	\$3,348.29	\$3,348.29	\$0.00	\$0.00	\$188,998.45
2022	31	\$123,072.30	\$104,205.32	\$11,150.00	\$11,150.00	\$93,055.32	\$95,679.01	\$3,762.99	\$3,762.99	\$0.00	\$0.00	\$188,440.45
2023	32	\$128,585.94	\$108,873.72	\$49,833.33	\$48,836.67	\$60,037.05	\$60,817.53	\$3,876.63	\$3,876.63	\$0.00	\$0.00	\$253,134.62
2024	33	\$66,928.98	\$56,668.77	\$25,938.25	\$25,419.49	\$31,249.28	\$31,249.28	\$1,996.85	\$1,996.85	\$0.00	\$0.00	\$286,380.76

FUTURE ECONOMIC LOSSES

2024	33	\$66,928.98	\$56,668.77	\$25,938.25	\$25,419.49	\$31,249.28	\$30,513.90	\$1,996.85	\$1,949.86	\$0.00	\$0.00	\$318,844.52
2025	34	\$139,346.14	\$117,984.38	\$54,003.44	\$52,923.37	\$65,061.01	\$60,608.60	\$4,114.32	\$3,832.76	\$0.00	\$0.00	\$383,285.88
2026	35	\$145,056.33	\$122,821.74	\$56,217.58	\$55,093.23	\$67,728.51	\$60,192.29	\$4,238.57	\$3,766.94	\$0.00	\$0.00	\$447,245.11
2027	36	\$151,006.77	\$127,857.43	\$58,522.50	\$57,352.05	\$69,778.83	\$59,778.83	\$4,366.57	\$3,702.25	\$0.00	\$0.00	\$510,726.19
2028	37	\$157,198.04	\$133,099.58	\$60,921.92	\$59,703.42	\$73,396.10	\$59,388.22	\$4,498.45	\$3,638.68	\$0.00	\$0.00	\$573,733.09
2029	38	\$163,643.16	\$138,556.67	\$63,419.72	\$62,151.32	\$76,405.34	\$58,960.42	\$4,634.30	\$3,576.19	\$0.00	\$0.00	\$636,269.70
2030	39	\$170,352.53	\$144,237.49	\$66,019.93	\$64,699.53	\$79,537.96	\$56,555.43	\$4,774.25	\$3,514.78	\$0.00	\$0.00	\$698,947.55
2031	40	\$177,336.99	\$150,151.23	\$68,726.74	\$67,352.21	\$82,799.02	\$54,153.22	\$4,918.44	\$3,454.42	\$0.00	\$0.00	\$759,947.55
2032	41	\$184,607.80	\$156,307.43	\$71,544.54	\$70,113.65	\$86,193.78	\$57,753.77	\$5,066.97	\$3,395.10	\$0.00	\$0.00	\$821,096.42
2033	42	\$192,176.72	\$162,716.03	\$74,477.87	\$72,988.31	\$89,727.72	\$57,357.06	\$5,220.00	\$3,336.80	\$0.00	\$0.00	\$881,790.28
2034	43	\$200,055.97	\$169,387.39	\$77,531.46	\$75,980.83	\$93,406.56	\$56,963.08	\$5,377.64	\$3,279.50	\$0.00	\$0.00	\$942,032.86
2035	44	\$208,258.26	\$176,332.27	\$80,710.25	\$79,096.04	\$97,236.23	\$56,571.80	\$5,540.04	\$3,223.18	\$0.00	\$0.00	\$1,001,827.85
2036	45	\$216,796.85	\$183,561.90	\$84,019.37	\$82,338.98	\$101,222.91	\$56,183.22	\$5,707.35	\$3,167.84	\$0.00	\$0.00	\$1,061,178.90
2037	46	\$225,685.52	\$191,087.93	\$87,464.16	\$85,714.88	\$105,373.05	\$55,797.30	\$5,879.72	\$3,113.44	\$0.00	\$0.00	\$1,120,089.64
2038	47	\$234,938.63	\$198,922.54	\$91,050.20	\$89,229.19	\$109,693.35	\$55,414.03	\$6,057.28	\$3,059.97	\$0.00	\$0.00	\$1,178,563.64
2039	48	\$244,571.12	\$207,078.36	\$94,793.25	\$92,887.59	\$114,190.78	\$55,033.40	\$6,240.21	\$3,007.42	\$0.00	\$0.00	\$1,236,604.46
2040	49	\$254,571.12	\$215,874.05	\$98,669.37	\$96,978.77	\$118,625.64	\$54,678.77	\$6,426.67	\$2,955.78	\$0.00	\$0.00	\$1,300,539.01
2041	50	\$264,571.12	\$224,707.36	\$117,496.83	\$63,408.93	\$143,689.44	\$63,018.98	\$6,622.81	\$2,905.02	\$0.00	\$0.00	\$1,366,463.01
2042	51	\$274,571.12	\$233,570.36	\$130,206.00	\$70,267.62	\$136,810.74	\$57,251.00	\$6,822.82	\$2,855.14	\$0.00	\$0.00	\$1,426,569.15
2043	52	\$284,571.12	\$242,407.36	\$134,589.97	\$72,633.50	\$134,444.87	\$53,673.87	\$7,028.87	\$2,806.11	\$0.00	\$0.00	\$1,483,049.12
2044	53	\$294,571.12	\$251,236.36	\$139,153.68	\$75,096.37	\$131,981.99	\$50,267.72	\$7,241.14	\$2,757.92	\$0.00	\$0.00	\$1,536,074.77
2045	54	\$304,571.12	\$260,063.36	\$143,904.51	\$77,096.37	\$131,981.99	\$47,966.23	\$7,459.83	\$2,710.56	\$0.00	\$0.00	\$1,586,741.56
2046	55	\$314,571.12	\$268,890.36	\$148,650.12	\$79,096.37	\$129,418.14	\$44,862.28	\$7,685.11	\$2,664.01	\$0.00	\$0.00	\$1,634,267.85
2047	56	\$324,571.12	\$277,717.36	\$153,399.88	\$81,096.37	\$126,954.73	\$42,867.39	\$7,917.20	\$2,618.27	\$0.00	\$0.00	\$1,682,773.51
2048	57	\$334,571.12	\$286,544.36	\$158,149.88	\$83,096.37	\$124,954.73	\$40,872.39	\$8,149.29	\$2,573.30	\$0.00	\$0.00	\$1,731,328.87
2049	58	\$344,571.12	\$295,371.36	\$162,900.88	\$85,096.37	\$122,954.73	\$38,877.39	\$8,380.29	\$2,528.32	\$0.00	\$0.00	\$1,780,887.15
2050	59	\$354,571.12	\$304,198.36	\$167,651.88	\$87,096.37	\$120,954.73	\$36,882.39	\$8,611.29	\$2,483.34	\$0.00	\$0.00	\$1,830,446.43
2051	60	\$364,571.12	\$313,025.36	\$172,402.88	\$89,096.37	\$118,954.73	\$34,887.39	\$8,842.29	\$2,438.36	\$0.00	\$0.00	\$1,880,005.71
2052	61	\$374,571.12	\$321,852.36	\$177,153.88	\$91,096.37	\$116,954.73	\$32,892.39	\$9,073.29	\$2,393.38	\$0.00	\$0.00	\$1,929,565.00
2053	62	\$384,571.12	\$330,679.36	\$181,904.88	\$93,096.37	\$114,954.73	\$30,897.39	\$9,304.29	\$2,348.39	\$0.00	\$0.00	\$1,979,124.28
2054	63	\$394,571.12	\$339,506.36	\$186,655.88	\$95,096.37	\$112,954.73	\$28,902.39	\$9,515.29	\$2,303.40	\$0.00	\$0.00	\$2,028,683.56
2055	64	\$404,571.12	\$348,333.36	\$191,406.88	\$97,096.37	\$110,954.73	\$26,907.39	\$9,726.29	\$2,258.42	\$0.00	\$0.00	\$2,078,242.84
2056	65	\$414,571.12	\$357,160.36	\$196,157.88	\$99,096.37	\$108,954.73	\$24,912.39	\$9,937.29	\$2,213.44	\$0.00	\$0.00	\$2,127,802.12
2057	66	\$424,571.12	\$366,000.36	\$200,908.88	\$101,096.37	\$106,954.73	\$22,917.39	\$10,148.29	\$2,168.46	\$0.00	\$0.00	\$2,177,361.40
2058	67	\$434,571.12	\$374,840.36	\$205,659.88	\$103,096.37	\$104,954.73	\$20,922.39	\$10,359.29	\$2,123.48	\$0.00	\$0.00	\$2,226,920.68
2059	68	\$444,571.12	\$383,680.36	\$210,410.88	\$105,096.37	\$102,954.73	\$18,927.39	\$10,570.29	\$2,078.50	\$0.00	\$0.00	\$2,276,479.96
2060	69	\$454,571.12	\$392,520.36	\$215,161.88	\$107,096.37	\$100,954.73	\$16,932.39	\$10,781.29	\$2,033.52	\$0.00	\$0.00	\$2,326,039.24
2061	70	\$464,571.12	\$401,360.36	\$219,912.88	\$109,096.37	\$98,954.73	\$14,937.39	\$11,000.29	\$2,000.54	\$0.00	\$0.00	\$2,375,598.52

2062	71	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$23,614.98	\$12,370.72	\$2,019.18	\$0.00	\$2,534,378.69
2063	72	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$22,529.08	\$12,744.32	\$1,984.50	\$0.00	\$2,558,892.28
2064	73	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$21,493.11	\$13,129.19	\$1,950.43	\$0.00	\$2,582,335.81
2065	74	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$20,504.78	\$13,525.70	\$1,916.93	\$0.00	\$2,604,757.53
2066	75	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$19,561.90	\$13,934.17	\$1,884.01	\$0.00	\$2,626,203.44
2067	76	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$18,662.37	\$14,354.88	\$1,851.66	\$0.00	\$2,646,717.47
2068	77	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$17,804.21	\$14,788.50	\$1,819.86	\$0.00	\$2,666,341.54
2069	78	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$16,985.51	\$15,235.12	\$1,788.61	\$0.00	\$2,685,115.66
2070	79	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$16,204.45	\$15,685.22	\$1,757.90	\$0.00	\$2,703,078.01
2071	80	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$15,459.31	\$16,169.21	\$1,727.71	\$0.00	\$2,720,265.04
2072	81	\$191,935.95	\$162,512.17	\$23,279.88	\$17,832.39	\$144,679.78	\$14,748.44	\$16,657.52	\$1,698.04	\$0.00	\$2,736,711.52
2073	82	\$153,548.76	\$130,009.74	\$18,623.90	\$14,265.91	\$115,743.83	\$11,256.20	\$13,728.47	\$1,335.11	\$0.00	\$2,749,302.82
PRESENT VALUE OF PAST LOST WAGES		\$11,606,308.10	\$9,317,213.31	\$2,989,433.57	\$2,214,017.10	\$7,103,196.20	\$2,333,627.53	\$447,720.81	\$129,294.54	\$0.00	\$0.00
PRESENT VALUE OF FUTURE LOST WAGES							\$273,395.99				
PRESENT VALUE OF FUTURE LOST FRINGE BENEFITS							\$2,333,627.53				
PRESENT VALUE OF PAST LOST FRINGE BENEFITS							\$12,984.77				
PRESENT VALUE OF FUTURE LOST FRINGE BENEFITS							\$129,294.54				
PRESENT VALUE OF PAST LOST HOUSEHOLD SERVICES							\$0.00				
PRESENT VALUE OF FUTURE LOST HOUSEHOLD SERVICES							\$0.00				
TOTAL PRESENT VALUE LOSSES							\$2,749,302.82				

Resume of Professional Qualifications
PAUL M. MASON

HOME ADDRESS

658 County Road 337
Tuscola, TX 79562

Email: mason.paul@mcm.edu cell (904) 708-8750

** ** * * * * * * * * * * *

EDUCATION:

Ph.D.	Economics	University of Texas at Austin	May, 1984
M.A.	Economics	University of Delaware	May, 1980
B.A.	Math/Economics	University of Delaware	Dec. 1976
	Mathematics	Villanova University	Sept. 1973 – May 1975

EXPERIENCE:

**McMurry University, Abilene TX Dean and Professor of Economics Emeritus
(6/01/2023 – present)**

McMurry University, Abilene TX July 2016 – May 2023 (retired)

A 1,200 student Liberal Arts University with limited master's programs. The major focuses of the university and its faculty are student development, community involvement, and activities related to the local community, the state of Texas, and the world. Among my roles were:

- **Dean and Department Head, Johnson School of Business (7/11/16 – 5/31/23)**
Responsible for all of the activities of the Dean including budgets, personnel actions, fundraising, accreditation, etc. for a named and endowed college of business

Abridged List of Accomplishments as Dean:

- Supervise a faculty of 9.5 with five additional adjunct professors
- Sustain a budget of \$1 million-plus per year, partially from an endowment of \$10 million-plus
- Duties related to faculty assessment, scheduling, fundraising, faculty recruitment and development, speaker engagement, student involvement, etc.
- Created and organized a Business Advisory Board of 18
- Developed a six-year business plan and another 3-year plan for the School of Business
- Helped to finalize the endowment
- Solicited and received \$18,000+ from the Charles Koch foundation for speakers and a reading group, twice
- Received \$5,000 to help build a trading room for the SMIF
- Solicited funds for a fellowship in the name of a long-standing faculty member

- Brought in four renowned Garrison Lecture Series Speakers
- Developed short term study abroad programs in conjunction with UNF
- Developed majors and minors in International Business and Entrepreneurship
- Created a Center for Free Enterprise and Entrepreneurship
- Developed a Master of Accountancy Program
- Began the process to seek AACSB accreditation

University of North Florida (UNF), Jacksonville FL May, 1985- June, 2016

A 16,000 student, Masters I University with limited doctoral programs. The major focuses of the university and its faculty are student development, community involvement, scholarship activities related to the local community, the state of Florida, nationally, and the world. Among my numerous roles were:

- **Acting Dean (12/11/14 – 6/12/2015)**

Responsible for all of the activities of the Dean including budgets, personnel actions, fundraising, accreditation, etc. for a named and endowed college of business

Abridged List of Accomplishments as Acting Dean:

- Finalized donations for scholarships of over \$1.5 million
 - Initialized and closed donations for faculty development of over \$500,000
 - Reinvigorated the faculty by surveying them regarding their recommendations and acting upon several
 - Proposed and implemented paperwork for new master's degrees by discipline
 - Reestablished reward structures for faculty
 - Established incentive awards in teaching, research and service and raised much of the money to pay for it
 - Revised the summer allocation model to make it more equitable
 - Presided at graduation, at the hooding ceremony, and the Distinguished Business Leader Luncheon
 - Developed a procedure for allocating endowed professorships
 - Developed SA/PA, and IP/SP definitions for 2018 AACSB visit
 - Established three taskforces for faculty incentives, endowed professors and accreditation preparation
- **Richard de Raismes Kip Endowed Professor of Economics, (7/09 – 7/16)**
One of five Kip endowed professors in the Coggin College of Business we are research leaders for the faculty receiving \$12,000 stipends as reward for our contributions to UNF
 - **Director, Local Economic Indicator Project (LEIP) (11/01 – 7/16)**
Duties including raising \$15,000 - \$20,000 per year of external funding while supervising students in data accumulation and reporting of local MSA consumer price index, index of leading indicators, seasonally adjusted unemployment rates, and stock price index; plus 36 quarterly newsletters regarding national and local economic trends

- **Chairman, Department of Economics and Geography (5/02 – 6/11)**
One of four division chairs, I was responsible for building the department from eight to sixteen full-time faculty members (11 men, 5 women; 8 U.S. citizens, 8 international faculty members) while providing curriculum, administrative, budgetary, and evaluative leadership for the college and the department. For six years, I was senior chair, acting dean on occasions, and I was extensively involved on Faculty Association committees and as the vice-chairperson then chairperson of the Council of Chairs.
- **Assistant (5/85-7/88)/Associate (8/88-7/94)/Professor (8/94-7/16)/Professor Emeritus (7/16 –) of Economics** Duties including 9-hours of teaching with associated research and service activities

Clemson University, Clemson SC

1984-1985

A 17,000 student (at the time), Research I University, with doctoral programs in many disciplines including economics.

- **Visiting Assistant Professor of Finance**
Duties including 9-hour teaching load per semester, advising for 70+ students per semester, and associated research and service activities.

Southwest Texas State University (now Texas State) San Marcos, TX 1980-84

A 16,000 student (at the time) Masters I University serving central Texas

- **Economics Instructor (8/80 - 12/83)/Assistant Professor (12/83 -7/84)**
While teaching 12 hours and 300+ students per semester, made significant contributions to University, School of Business, and several Departmental programs. I also started and completed my Ph.D. simultaneously.

PUBLICATIONS:

A. Books and Items within Books

“Some Machinations from an Expert Economist/Entrepreneur” in Business Storytelling in Entrepreneurship, Edited by David M. Boje and R. Duncan M. Pelly, 2024.

Study Guide to Accompany Principles of Economics, CAT Publishing Company, June, 2003 (with M. Manfred Fabritius).

"Why Poland Avoided the Late Nineties Financial Crises and What the Future Holds" (In English). Reprinted in Bostyn & Boytsun, Eds. Ownership and Privatisation in Poland: Governance Implications of Poland's Accession to the European Union. Antwerp: Garant, December, 2002, pp. 117-38 (with Alojzy Z. Nowak and Jeffrey Steagall)

"The Relative Elasticity's of Demand for Lotto and Other Goods with Sumptuary Taxes," in The Business of Gaming: Economic and Management Issues, spring 1998.

"Valuing the Lost Leisure Involved in Household Services in Personal Injury Cases," Abstract in the Journal of Forensic Economics, fall, 1995.

"Cartels in Banking," in The New Palgrave Dictionary of Money and Finance, summer, 1993 (with Michael Fabritius).

"Net State Lottery Tax Revenue," in Gambling and Commercial Gaming: Essays in Business, Economics, Philosophy and Science, spring, 1992 (with Mary Borg and Stephen Shapiro).

"The Savings and Loan Industry," in Magill's Survey of Social Sciences: Economics, 1991 (with Michael Fabritius).

The Economic Consequences of State Lotteries, Praeger, August 1991 (with Mary Borg and Stephen Shapiro)

"A Comparison of Resident versus Non-Resident Incidence of Taxes on Las Vegas Casinos," in the Proceedings of the Seventh Annual International Conference on Gambling, March, 1988

B. Journal Articles

"Changes in Voter Bias in the Associated Press College Football Poll," Applied Economics Letters, available electronically at

<https://www.tandfonline.com/doi/full/10.1080/13504851.2023.2174491>,

Forthcoming in print (with Jeffrey and Eric Steagall, Jay Coleman, and Andres Gallo)

"Structural Change in the Investment Function," Journal of Economics and Finance, 46, pages 220–236 (2022) (with Russell Triplett and Nilufer Ozdemir)

"Time Usage by College Students: Knowledge Acquisition, Degree Value, Work, Sleep and Fun," Journal of Higher Education Theory and Practice 19 (5) fall 2019 (with Alec Hanshaw and Chung-Ping Loh).

"An Alternative Estimation Technique for Determining Discount Rates and Earnings Growth Rates in Wrongful Death and Personal Injury Cases," Journal of Forensic Economics 26 (2) 2016) (with Andres Gallo).

"Capital Mobility, Foreign Aid, Remittance, and Openness: Sub-Sahara African Countries," AIMS International Journal of Management, fall 2015 (with Yeshanew Belayneh)

"Wage Differentials for Pre-College Teachers to Solve Shortages and Quality Issues," The Journal of Economics and Economic Education Research Volume 16, No. 1, spring, 2015 (with Michael Fabritius and Christopher Johnson).

"Housing and Non-Housing CPI Components: The National Case versus a Local Example," Journal of Housing Research Volume 23, No. 2, spring 2015 (with Chung-Ping Loh).

“Does a Business Curriculum Develop or Filter Critical Thinking?” American Journal of Business Education Volume 5, No. 4, July/August 2012 (with B. Jay Coleman, and Jeffrey Steagall)

“The Use of the ETS Major Field Test for Assurance of Business Content Learning: Assurance of Waste?” Journal of Education for Business. January 2011. 86: 71-77 (with Andres Gallo, Michael Fabritius, Jeffrey Steagall and B. Jay Coleman)

“What is Behind the Increase in Oil Prices? Analyzing Oil Consumption and Supply Relationship and Oil Price,” ENERGY – The International Journal. Fall 2010 pp. 4126-4141 (with Andres Gallo, Michael Fabritius, and Stephen Shapiro)

“Voter Bias in the Associated Press College Football Poll,” The Journal of Sports Economics. 8/01/2010 (with B. Jay Coleman, Jeffrey Steagall, and Andres Gallo)).

“Financial depth and economic growth in Latin America and North Africa,” Journal of Business and Behavioral Sciences) (with Mina Balamoune and Andres Gallo), Fall 2006.

“An Evaluation of the Life Cycles of Education Supporting Lotteries,” Public Finance Review March 2005, Volume 33, No. 2 (with Jeffrey Steagall, Stephen Shapiro, and Michael Fabritius)

“Recent Developments and Prescribed Future Paths for Polish Banking” The Journal of Interdisciplinary Economics, 2004, Volume 15 (with Alojzy Z. Nowak and Jeffrey Steagall)

“The Changing Quality of Business Education” Economics of Education Review, December 2003 (with Michael Fabritius and Jeffrey Steagall).

"Why Poland Avoided the Late Nineties Financial Crises and What the Future Holds" Journal of Euro-Asian Management, December 2002 (with Jeffrey Steagall and Alojzy Z. Nowak).

“Pochemy Polsha Izbezhala Finansovii Krisis 90 Godov i Chto Dlya Nee v Buduszhem” (In Russian) Filosofija Hozaistva, Spring 2002 (with Jeffrey Steagall and Alojzy Z. Nowak)

“A Production and Cost Experiment for Use in the Principles of Microeconomics,” Classroom Experinomics, fall, 2001.

"A Comparative Advantage Experiment for Use in Micro Principles," Classroom Experinomics, fall, 2001.

"Using Student Data to Teach Utility Maximizing Behavior," Classroom Experinomics (with Michael Fabritius), fall 2000.

"Winners and Losers: Who Will Prevail in the Telecom Battles" Small Cap Profiler. Vol. 1, Issue 1, February 2000.

"The Elasticity of Demand for Lotto Tickets and the Corresponding Welfare Effects," Public Finance Review (with Jeffrey Steagall and Michael Fabritius), September, 1997.

"Economic Journal Rankings by Type of School: Perceptions Versus Citations" Quarterly Journal of Business and Economics (with Jeffrey Steagall and Michael Fabritius) fall, 1997.

"The Effects of Casino Gambling on State Tax Revenue," Atlantic Economic Journal (with Harriet Stranahan), December, 1996

"Student Evaluations of Faculty: A New Procedure for Using Aggregate Measures of Performance," Economics of Education Review (with Jeffrey Steagall and Michael Fabritius), Fall, 1995.

"Technology in the Classroom: Using PCS to Teach Business and Economic Statistics," in Computers & Education, (with Jeffrey Steagall), Spring, 1995.

"Equity and Efficiency of State Lotteries: Review Essay," in the Economics of Education Review, April, 1994.

"The Cross Effects of Lottery Taxes on Alternative State Tax Revenue," Public Finance Quarterly, January, 1993 (with Mary Borg and Stephen Shapiro).

"Publication Delays in Articles in Economics: What to Do About Them," Applied Economics, August, 1992 (with Jeffrey Steagall & Michael Fabritius).

"Solving the Journal Publication Delay Problem in Economics," Academe, January/February, 1992 (with Jeffrey Steagall and Michael Fabritius).

"Differential S&L Profitability Due to Diversification and Capital Risk," Southwest Business Review Fall, 1991 (with Dudley Blair and Michael Fabritius)

"The Incidence of Taxes on Casino Gambling: Exploiting the Tired and Poor," American Journal of Economics and Sociology, July, 1991 (with Mary Borg and Stephen Shapiro).

"Earmarked Lottery Revenues: Positive Windfalls or Concealed Redistribution Mechanisms?" Journal of Education Finance winter 1990 (with Mary Borg).

"An Economic Comparison of Gambling Behavior in Atlantic City and Las Vegas," Public Finance Quarterly, July, 1990 (with Stephen Shapiro and Mary Borg)

"Gambling Tax Incidence for Three Groups of Las Vegas Gamblers," Funded by a TSI SEED Grant, 1987, Applied Economics, September, 1989 (with Stephen Shapiro and Mary Borg).

"Student Effort and Performance in Principles of Economics: Differentiation Based on Ability of Above and Below Average Students," The Journal of Economic Education, Summer, 1989 (with Stephen Shapiro and Mary Borg)

"Automatic Teller Machines: Their Impact on Florida Banking Operations," The Southern Banker, May, 1989 (with Timothy Bice)

"The Budgetary Incidence of a Lottery to Support Education," Funded by a TSI SEED Grant, 1986, the National Tax Journal, March, 1988 (with Mary Borg).

"An Estimate of Gasoline Tax Incidence during the OPEC Lull" The Journal of Business and Economic Perspectives, Spring, 1988.

"Innovations in University Finance: A Growing Necessity and Intelligent Too! "Research in Higher Education, Fall, 1986 (with Anthony Alfano).

"Commercial Bank and S&L Competition: Two Industries or One?" Journal of Business and Economic Perspectives, Spring, 1986 (with Susan Loy)

"An Assessment of Tobin's Interpretation of Keynes' Liquidity Preference Theory," The American Economist, Fall, 1985.

Master's Thesis accepted for publication by Merger's and Acquisitions 5/80; new ownership policy prevented its appearance.

ACADEMIC ACTIVITY:

Chairman of various sessions at Southwestern Economics Association annual meetings (3/82, 3/86, 4/99), of session on Steel Industry Pricing, Eastern Economic Association (3/88), of various sessions at Southern Economic Association Meetings (11/88), (11/90), (11/92), (11/93), (Invited Session on Social Security, 11/96), of two sessions at the Western Economic Association International Meeting (6/98), three (7/99), one (7/00), (7/01), (7/02), (7/03), (7/04), (7/06), (7/08), International Business and Economic Research Conference (10/02).

Paper Presentations:

"Do Linked Oligopolies Exist in the Texas Banking Industry?" (Master's Thesis) SWEA annual meeting (3/81)

"An Assessment of Tobin's Interpretation of Keynes' Liquidity Preference Theory: The Impact on Portfolio Theory," SWEA annual meeting (3/83) cash prize awarded for this paper 4/84.

"Post Deregulation Competition Between Banks and S&Ls: How Strong Is It? SWEA annual meeting, 3/86

"The Changing Default Risk of Savings and Loan Institutions," Eastern Economic Association annual meeting (11/86)

"The Budgetary Incidence of a Lottery to Support Education," Southern Economic Association annual meeting (11/86)

"An Estimate of Gasoline Tax Incidence during the OPEC Lull," Southwestern Society of Economists annual meeting March, 1987

"A Comparison of Resident versus Non-Resident Incidence of Taxes on Las Vegas Casinos," Seventh Annual International Conference on Gambling, Reno, Nevada, August, 1987

"Earmarked Lottery Revenues: Positive Windfalls or Concealed Redistribution Mechanism?" Southern Economic Association (11/87).

"In Search of Diseconomies of Scale and Scope in Large Commercial Banks," Eastern Economic Association meeting (3/88)

"Computer Projects in Macroeconomics," Valencia College Conference, October, 1988.

"Differential S&L Profitability Due to Diversification and Capital Risk," Southern Economic Association meeting (11/89)

"The Fungibility of State Educational Funding: Earmarked and Non-Earmarked Lotteries," Southern Economic Association (11/89)

"Portfolio-Specific Bank Profitability and Capital Risk," Atlantic Economic Society (10/90)

"A Comparison of Consumer Expenditures Before and After the Lottery: Where are Lottery Dollars Coming From?" Southern Economic Association (11/90).

"A Note on State Lottery Revenues and the Business Cycle," SEA (11/91).

"An Empirical Assessment of Banks Selling Insurance," Southern Economic Association (11/91).

"Student Evaluations of Faculty in Economics: Hard Hurts!," Southern Economic Association (11/91).

"Student Rationality in Valuing Classroom Incentives" Southern Economic Association (11/92).

"On the Appropriate Monetary Aggregate for Real Velocity Stability," Southern Economic Association (11/92).

"The Elasticity of Demand for Lotto Tickets and the Corresponding Welfare Effects," Southern Economic Association (11/93).

"Technology in the Classroom: Using PCS to Teach Business and Economic Statistics," Southern Economic Association (11/93).

"The Relative Elasticity's of Demand for Lotto, and Other Goods with Sumptuary Taxes," Ninth International Conference on Gambling and Risk Taking (6/94)

"The Elasticity's of Demand and Comparative Welfare Implications for Lotto, Cigarettes and Alcohol," Southern Economic Association (11/94)

"Valuing the Lost Leisure Involved in Household Services in Personal Injury Cases," Southern Economic Association (11/94).

"Privatization of Social Security, Will the Chilean Methodology Work in the United States?," Southern Economic Association (11/96).

"Valuing Unwanted Leisure in Monetary Terms," Southern Economic Association (11/97).

"The Monetary Value of Work without the Influence of Income," Western Economic Association (6/98)

"Business Cycles in GDP Alternatives: A Classroom Application" Southwestern Economic Association (4/99)

"The Monetary Value of Time Usage for College Students," Western Economic Association (7/99)

"A Production and Cost Experiment for Use in the Principles of Microeconomics," American Economic Association (1/00)

"An Economic Assessment of Ticket Generating Games in Video Arcades: Underage Gambling Promotion," 14th National Conference on Problem Gambling (10/00)

"Are Economists Really Contributing to Learning?" Western Economic Association (7/01)

"The Demand and Supply for Education: Explaining and Solving Dumbing-Down," Western Economic Association (7/02)

"A Comparison of International Unemployment Rates: Differential Values of Leisure Time International Business and Economic Research Conference (10/02)

"A Theoretical and Empirical Assessment of Changing Quality in Business Education," Missouri Valley Economic Association Conference (2/04)

"The Insidious, Ever Increasing, Income-Tax Wedge" Federation of Business Disciplines Conference (3/04)

"What Economic Theory has to Contribute to the Improvement of Educational Quality," Western Economic Association (7/04)

"Can Wage Differentials for Pre-College Teachers Solve Shortages and Quality Issues?" Western Economic Association (7/06)

"Assurance of Learning: Assurance of Waste? Western Economic Association (7/08)

“Does a Business Curriculum Develop or Filter Critical Thinking? Western Economic Association (7/08)

“The Development of Modern Macroeconomic Theory: The Times They Are a Changing” (with Jeffrey Steagall and Michael Fabritius), Western Economic Association (7/09)

“An Assessment of OECD Income Velocity in the Recent Recessions” (with Michael Fabritius and Andres Gallo), Western Economic Association (6/10)

“Time Usage by College Students: Knowledge Acquisition, Degree Value, Work, Sleep and Fun” (with Alec Hanshaw and Chung-Ping Loh), International Association of Business Disciplines (4/19)

Discussant, at sessions on Money and Banking, Monetary Theory, Public Finance, Industrial Organizations, and Econ Education at SWEA annual meetings in 1981, 1982, 1983, and 1986.

Discussant, at the Southern Economic Association annual meeting, (11/83), (11/84), (11/85), (11/86), (11/87), (11/88), (11/89), (11/90), (11/91), (11/92), (11/93), (11/94)

Discussant, at the Eastern Economics Association annual meeting, 1986, 1988

Discussant, at the Southwest Society of Economists annual meeting, 1987

Discussant, at the Atlantic Economic Society U.S. meeting, 1990

Discussant, at the Western Economic Association International meeting, 1998 – 2004, 2006-08

Discussant, at the American Economic Association meeting 2000

Discussant, at the International Academy of Business Disciplines meeting 2019

Reviewer for Journal of Bank Research, Spring 1982, for The American Economist, Fall, 1983, Spring, 1984, Social Science Quarterly, Summer, 1990, Applied Economics, Summer, 1990, 1991, Public Finance Review, Southern Economic Journal, Summer 1998, Fall 1997 - present, Journal of Business and Behavioral Science Fall 2005 – present, Journal of Forensic Economics Spring 2017, plus others; numerous book and software proposals and texts, (1985 - present), Coauthor of Florida DEEL Bill (Direct Enhancement from Education Lottery), considered in the Florida Legislature, Spring 1989

AWARDS AND HONORS:

Participant, by invitation, in Graduate Student Seminar on Futures Markets sponsored by Chicago Board of Trade (10/81)

Southwestern Economic Association Graduate Student Paper Award Winner, (4/84).

Participant, in Experimental Economics Seminar sponsored by the Univ. of Arizona (8/89)

Business Affiliates Research Award Winner, University of North Florida, 1989

1990 Undergraduate Teaching Award (\$2,000 Cash Award), Spring, 1990.

1990 Stonier Graduate School of Banking Fellow, Summer 1990

1994 Teaching Incentive Program Award (\$5,000 Salary Increase), Fall, 1994

1997 College of Business Summer Research Grant (\$5,000 Cash Award)

1997 University Sabbatical (full pay for one semester), Fall, 1997

2002 UNF Board of Trustees Grant to Develop Local Economic Indicators (\$5,000)

2002 University Career Service Award (\$1,000)

2005 Coggin College of Business Lifetime Research Fellow

2009 Richard de Raismes Kip Endowed Professor of Economics (\$12,000 per year)

2011 Earle C. Traynham Faculty Award from Beta Gamma Sigma

2011 Prime Osborn Distinguished Business Leader, Distinguished Faculty Award

2016 Emeritus Faculty, University of North Florida

2023 Emeritus Dean and Faculty, McMurry University

CONSULTING ACTIVITIES:

Consultant/Expert Witness in thousands of wrongful deaths, personal injury, gender discrimination, wrongful dismissal, franchise dispute, and marriage dissolution cases (9/85-present).

TEACHING AND RESEARCH FIELDS:

Principles of Economics, Money and Banking, Monetary Theory, Macroeconomics, Public Finance, Industrial Organizations, Government and Business, Statistics, Engineering Economics, Corporate Finance, Financial Institutions, Commercial Bank Management.

UNIVERSITY SERVICE ACTIVITIES:

Many committee assignments including: Chairman of the Council of Chairs, Faculty Association Executive Committee, College Strategic Planning Committee, Budget and Legislative Committee, Budget Advisory Committee, Parking Committee, Food Services Committee, Intercollegiate Athletics Committee, Promotion and Tenure Committee, Nominations and Elections Committee, Rules and Appeals Subcommittee, Executive Lecture Forum Committee, College Curriculum Committee, College Outstanding Teacher Committee, Teaching Effectiveness Committee, Intramurals Committee, Student Instructional Report Committee, College Evaluation Committee, Family Picnic Day Committee, etc., plus Player-Coach of the Faculty Intramural and "Just Say No to Drugs" basketball teams.

ECONOMIC IMPACT STUDIES:

Jacksonville Suns Baseball Team (10/91)
River City Rumble (7/93)
University of North Florida (3/07)
Harmon Stadium (1/08)
Bioscience Industry in Jacksonville, FL (9/07), (9/08), (12/10)

PROFESSIONAL AFFILIATIONS:

Western Economic Association, Omicron Delta Epsilon, Beta Gamma Sigma, NAFE

REFERENCES:

Mr. John A. Delaney, President-Emeritus, University of North Florida, 1 UNF Drive, Jacksonville FL 32224 (904) 620-2500 jdelaney@unf.edu

Dr. Earle C. Traynham, Dean and Professor Emeritus, Provost Emeritus, University of North Florida, 3918 Chicora Wood Place, Jacksonville, FL 32224 (904) 699-9956
TRAYNHAM@UNF.EDU

Dr. Jeffrey W. Steagall, former Dean, Goddard School of Business and Economics, Weber State University, 3848 Harrison Blvd., Ogden, UT 84408, (801) 626-7253. jeffsteagall@weber.edu

Dr. Michael M. Fabritius, Professor Emeritus of Economics, Centre College, Danville, KY 40422 (859) 238-5461 mike.fabritius@centre.edu

Dr. C. Donald Wiggins, President, Business Valuation, Inc., 4417 Beach Blvd #302, Jacksonville, FL 32207 (904) 354-9600 dwiggins@heritagecapitalgroup.com

PERSONAL:

Married with three grown children. Civic activities include: Radnor Green Civic Association (Vice-President, 6/79-6/80; Member, Board of Directors, (6/78-6/79)), Holiday Hill Manor Civic Association (Founder and President, 8/87-8/88), YMCA Basketball Coach (12/88 - 3/94), Treasurer, River City Softball Association, Inc. (1/93 - 7/94), Business Manager, River City Red Raiders (1/93 - 7/94), Dupont YMCA Board Member (5/93 - 4/95), Girls and Women's Softball Coach (3/87 – 7/05), Women's Baseball Coach (3/02 – 5/02), Citizen's Advisory Committee on Public Transportation (3/01 – 5/02), Convention Center Task Force (1/06 – 6/08), Boys Basketball and Softball Coach (1/04 – 3/06), JCCI Recession-Recovery Study (2010), Abilene Chamber of Commerce Work Taskforce (2016-present), 100 Men Who Care (2017-2019), One Million Cups (2019-present)

Fees for Consulting Services for Paul M. Mason, Ph.D.

My fee structure is quite simple. I charge \$400 per hour for all work involved in preparation for deposition or trial. Any travel time, meeting time, or waiting time is charged at the same rate. Court testimony time is also at this rate.

The only divergence from this rate is for depositions for which I charge a flat fee of \$800 unless the deposition lasts longer than 2 hours (including waiting time), when the rate becomes \$800, plus \$400 per additional hour.

I ordinarily prefer to work from an \$800.00 retainer.